subject to a minimum liquidity standard under this part not described in paragraph (a) of this section:

- (1) Beginning January 1, 2015, through December 31, 2015, the national bank or Federal savings association must calculate and maintain a liquidity coverage ratio monthly, on each calculation date that is the last business day of the applicable calendar month, in accordance with this part, that is equal to or greater than 0.80.
- (2) Beginning January 1, 2016, through June 30, 2016, the national bank or Federal savings association must calculate and maintain a liquidity coverage ratio monthly, on each calculation date that is the last business day of the applicable calendar month, in accordance with this part, that is equal to or greater than 0.90.
- (3) Beginning July 1, 2016, through December 31, 2016, the national bank or Federal savings association must calculate and maintain a liquidity coverage ratio on each calculation date in accordance with this part that is equal to or greater than 0.90.
- (4) On January 1, 2017, and thereafter, the national bank or Federal savings association must calculate and maintain a liquidity coverage ratio on each calculation date that is equal to or greater than 1.0.

PARTS 51-99 [RESERVED]

PART 100—RULES APPLICABLE TO SAVINGS ASSOCIATIONS

AUTHORITY: 12 U.S.C. 1462a, 1463, 5412(b)(2)(B), 5414(b)(2).

SOURCE: 76 FR 48956, Aug. 9, 2011, unless otherwise noted.

§ 100.1 Certain regulations superseded.

Effective on July 21, 2011, section 312(b)(2)(B) of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111–203, 124 Stat. 1376 (2010)) (12 U.S.C. 5412(b)(2)(B)) transferred rulemaking authority of the Office of Thrift Supervision (OTS) relating to all savings associations, both state and Federal to the OCC. The regulations set forth in parts 1 through 197 of this chapter I applying to Federal

savings associations and state savings associations, as those terms are defined in section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813(b)), supersede corresponding regulations set forth in parts 500 through 591 of chapter V of the Code of Federal Regulations that were applicable to such entities prior to July 21, 2011.

[76 FR 48956, Aug. 9, 2011, as amended at 80 FR 28479, May 18, 2015]

§ 100.2 Waiver authority.

The Comptroller of the Currency may, for good cause and to the extent permitted by statute, waive the applicability of any provision of parts 1 through 197 of this chapter I, as applicable, with respect to Federal savings associations.

[76 FR 48956, Aug. 9, 2011, as amended at 80 FR 28479, May 18, 2015]

PARTS 101-107 [RESERVED]

PART 108—REMOVALS, SUSPEN-SIONS, AND PROHIBITIONS WHERE A CRIME IS CHARGED OR PROVEN

Sec.

108.1 Scope.

108.2 Definitions.

108.3 Issuance of Notice or Order.

 $108.4\,$ Contents and service of the Notice or Order.

108.5 Petition for hearing.

108.6 Initiation of hearing.108.7 Conduct of hearings.

108.8 Default.

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108.11 Relevant considerations.

 $108.12\ \ Proposed\ \ findings\ \ and\ \ conclusions$ and recommended decision.

108.13 Decision of the OCC.

108.14 Miscellaneous.

AUTHORITY: 12 U.S.C. 1464, 1818, 5412(b)(2)(B).

Source: 76 FR 48956, Aug. 9, 2011, unless otherwise noted.

§ 108.1 Scope.

The rules in this part apply to hearings, which are exempt from the adjudicative provisions of the Administrative Procedure Act, afforded to any officer, director, or other person participating in the conduct of the affairs of